

Bank of America



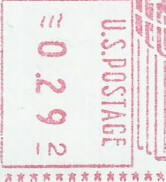
Bank of America
P.O. Box 3530
Rancho Cordova, CA 95741-3530

KATHY GOLD
ROMANCE IN YOUR LIFE
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STUDIO CITY CA 91604-3546

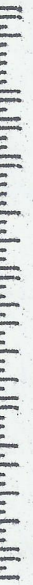
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Bank of America's Online Banking service is the most convenient way to take control of your finances. Use it to:

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- View specific transactions
- Transfer funds
- Pay bills from your checking account

Best of all, enroll today and it's free!*

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Your Bank of America Business Checking Statement

Statement Period:
March 13 through April 11, 2003

Account Number: 21475-06858

At Your Service
Call: 818.994.8200
Online: www.bankofamerica.com

Written Inquiries
Bank of America
Topanga Canyon-Ventura
PO Box 37176
San Francisco, CA 94137-0001



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STUDIO CITY CA 91604-3546

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☐ **Summary of Your Business Checking Account**

Beginning Balance on 03/13/03	\$53.79	Number of checks paid	1
Total Deposits and Credits	+ 439.00	Number of 24 Hour Customer Service Calls	-
Total Checks, Withdrawals, Transfers, Account Fees	- 435.32	Self-Service	0
Service Charge	- 10.00	Assisted	0
Ending Balance	\$47.47		

☐ **Important Information About Your Account**

A monthly service charge was applied to your account because your balance was below the minimum balance of \$4,000 and the average balance of \$8,000. You can avoid this charge by linking other Bank of America savings plans and meeting the \$7,500 minimum combined balance or \$15,000 average combined balance requirements.

☐ **Account Activity**

Date Posted	Description	Reference #	Debits	Credits	Daily Balance
03/17	Check Card Purchase on 03/15 (Card #254705593), Whole Foods Market Sherman Oaks CA Ref #1000000190355070		\$ 8.08		
03/17	Check Card Purchase on 03/13 (Card #254705593), Ibillcs.Com *arund 800-307-3558 FL Ref #1000000190043534		19.95		
03/17	Check Card Purchase on 03/16 (Card #302516893), 1shoppingcart.Com 877-554-1444 OR Ref #1000000190453701		39.00		- \$13.24
03/18	Insufficient Funds Fee		\$ 28.00		- \$41.24
03/28	Deposit			\$ 50.00	

Continued on next page
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California

Page 1 of 2

KATHY GOLD
ROMANCE IN YOUR LIFE

Statement Period: March 13 through April 11, 2003
Account Number: 21475-06858

☐ **Account Activity** Continued

Date Posted	Description	Reference #	Debits	Credits	Daily Balance
04/02	Cr CD Fees Cps Merch Svcs Co ID: 1133789541 Romance In Your Life ID# 415801710773146 Ref:000014936169101		\$ 17.50		\$8.76
04/03	Billing Payment Gateway Co ID: 1870568569 Romance In Your Life ID# 4563491 Ref:000017570499201		\$ 10.00		- \$8.74
04/03	Insufficient Funds Fee		14.00		- \$32.74
04/04	Insufficient Funds Fee		\$ 28.00		- \$60.74
04/07	Check Card Purchase Cr Adj on 04/05 (Card #302516893), 1shoppingcart.Com 877-554-1444 OR Ref #1000000190458115			\$ 39.00	- \$21.74
04/11	Deposit			\$ 350.00	
04/11	Check # 1028		\$ 270.79		
04/11	Monthly Service Charge		10.00		\$47.47

☐ **Bank of America: In Balance**

To assist you in reconciling your account, we have provided the following summary information.
A reconciliation worksheet is printed on the reverse of this page.

- Your ending balance from this statement\$47.47
- Subtract insufficient funds fees from your checkbook register 70.00
- Subtract the monthly service charge from your checkbook register..... 10.00

1028

ROMANCE IN YOUR LIFE

WWW.ROMANCEINYOURLIFE.COM

VENTURA BLVD., #203
CITY, CA 91604

Date 4/11/03

16-66
1220Pay to the
order of

Instinctively Yours

\$ 270.79

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Dollars

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Details on Back.

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Topanga Canyon-Ventura
5440 Topanga Canyon Blvd
Woodland Hills CA
818.994.8200

For 761112, 761023, 760422, 760713, 760841

Kaz Juel

MP

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⑈0000027079⑈

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PAY TO THE ORDER OF
BANK OF AMERICA
GRANADA HILLS, CA 91344-0000
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JASCO, LIMITED
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Your Bank of America Business Checking Statement

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KATHY GOLD
ROMANCE IN YOUR LIFE
11054 VENTURA BLVD #203
STUDIO CITY CA 91604-3546

Statement Period:
April 12 through May 12, 2003

Account Number: 21475-06858

At Your Service
Call: 818.994.8200
Online: www.bankofamerica.com

Written Inquiries
Bank of America
Topanga Canyon-Ventura
PO Box 37176
San Francisco, CA 94137-0001

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Customer since 2002
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☐ Summary of Your Business Checking Account

Beginning Balance on 04/12/03	\$47.47	Number of 24 Hour Customer Service Calls	
Total Deposits and Credits	+ 339.95	Self-Service	0
Total Checks, Withdrawals, Transfers, Account Fees	- 209.38	Assisted	0
Service Charge	- 10.00		
Ending Balance	\$168.04		

☐ Important Information About Your Account

A monthly service charge was applied to your account because your balance was below the minimum balance of \$4,000 and the average balance of \$8,000. You can avoid this charge by linking other Bank of America savings plans and meeting the \$7,500 minimum combined balance or \$15,000 average combined balance requirements.

☐ Account Activity

Date Posted	Description	Reference #	Debits	Credits	Daily Balance
04/15	Check Card Purchase on 04/12 (Card #254705593), Ibilics.Com *arund 800-307-3558 FL Ref #1000000190380764		\$ 19.95		\$27.52
04/21	Check Card Purchase on 04/17 (Card #254705593), McAfee.Com 866-622-3911 CA Ref #1000000190064281		\$ 29.95		- \$2.43
04/22	Insufficient Funds Fee		\$ 28.00		- \$30.43
04/23	Check Card Purchase Cr Adj on 04/21 (Card #254705593), McAfee.Com 866-622-3911 CA Ref #1000000190033664			\$ 29.95	
04/23	Check Card Purchase on 04/22 (Card #254705593), Ihop 727 Granada CA Ref #1000000190341187		\$ 7.48		

Continued on next page
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California

Page 1 of 2

SUBTOTAL = \$

YOUR CURRENT CHECKBOOK BALANCE = \$

KATHY GOLD
ROMANCE IN YOUR LIFE

Statement Period: April 12 through May 12, 2003
Account Number: 21475-06858

☐ **Account Activity** Continued

Date Posted	Description	Reference #	Debits	Credits	Daily Balance
					- \$7.96
04/24	Insufficient Funds Fee		\$ 28.00		- \$35.96
05/05	Insufficient Funds Fee		\$ 32.00		- \$67.96
05/06	Insufficient Funds Fee		\$ 32.00		- \$99.96
05/09	Deposit			\$ 200.00	
05/09	Insufficient Funds Fee		\$ 32.00		\$68.04
05/12	Deposit			\$ 100.00	
05/12	Billing Payment Gateway Co ID: 3870568569 Romance In Your Life ID# 4650567 Ref:000019738613101				
05/12	Monthly Service Charge		\$ 10.00	10.00	\$168.04

☐ **Bank of America: In Balance**

To assist you in reconciling your account, we have provided the following summary information.
A reconciliation worksheet is printed on the reverse of this page.

- Your ending balance from this statement.....\$168.04
- **Subtract** insufficient funds fees from your checkbook register 152.00
- **Subtract** the monthly service charge from your checkbook register..... 10.00

☐ **FACTS - FDIC Insured Account Disclosure Information**

We value your business and want you to know that, effective with statement periods beginning on or after June 6, 2003, we are changing some fees for services you may use. One of your fees is decreasing: deposits, \$1 per deposit slip (after first 20 free each statement period) - deposits include teller, ATM and night depository. Another fee is increasing: monthly service charge, \$12 (this fee can be avoided by maintaining at least one of our balance requirement options). Our goal is to provide you with a higher standard of service. For more information, please call the customer service number on your statement.

SUBTOTAL = \$

Bank of America.



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P.O. Box 3530
Rancho Cordova, CA 95741-3530

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Your Bank of America Business Checking Statement

Statement Period:
May 13 through June 11, 2003

Account Number: 21475-06858

At Your Service
Call: 818.994.8200
Online: www.bankofamerica.com

Written Inquiries
Bank of America
Topanga Canyon-Ventura
PO Box 37176
San Francisco, CA 94137-0001



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☐ Summary of Your Business Checking Account

Beginning Balance on 05/13/03	\$168.04	Number of checks paid	4
Total Checks, Withdrawals, Transfers, Account Fees	- 153.07	Number of 24 Hour Customer Service Calls	
Service Charge	- 10.00	Self-Service	0
Ending Balance	\$4.97	Assisted	0

☐ Important Information About Your Account

A monthly service charge was applied to your account because your balance was below the minimum balance of \$4,000 and the average balance of \$8,000. You can avoid this charge by linking other Bank of America savings plans and meeting the \$7,500 minimum combined balance or \$15,000 average combined balance requirements.

☐ Account Activity

Date Posted	Description	Reference #	Debits	Credits	Daily Balance
05/14	Check # 1029		\$ 32.98		
05/15	Check # 1030		\$ 6.49		\$135.06
05/15	Check Card Purchase on 05/13 (Card #254705593), Ibillcs.Com *arund 800-307-3558 FL Ref #1000000190020768		19.95		\$108.62
05/16	Check # 1031		\$ 31.47		\$77.15
05/27	Check Card Purchase on 05/24 (Card #254705593), Valley Produce Reseda CA Ref #1000000190368441		\$ 13.52		
05/27	Check Card Purchase on 05/26 (Card #254705593), Round Table Pizza Granada Hills CA Ref #1000000190076362		16.23		\$47.40
05/28	Check # 1032		\$ 14.93		

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California

Page 1 of 2

SUBTOTAL = \$

YOUR CURRENT CHECKBOOK BALANCE = \$

IMPORTANT DEPOSIT ACCOUNT INFORMATION

1029

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STUDIO CITY, CA 91604

Date 5/8/03

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1220Pay to the
order of

Romano Machado

\$ 32.98

Dollars

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Topanga Canyon-Ventura
5440 Topanga Canyon Blvd.
Woodland Hills CA
818.994.8200



For affiliate commission Rebecca Andrews

Kaz Gold

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Date 5/08/03

16-66
1220Pay to the
order of

Paradox Enterprises

\$ 6.49

Dollars

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Woodland Hills CA
818.994.8200



For affiliate commission Tim Taylor

Kaz Gold

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Date 5/8/03

16-66
1220Pay to the
order of

Marcia Barr

\$ 31.47

Dollars

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Topanga Canyon-Ventura
5440 Topanga Canyon Blvd.
Woodland Hills CA
818.994.8200

For

refund

Kaz Joel

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11054 VENTURA BLVD., #203
STUDIO CITY, CA 91604

Date 5/8/03

16-66
1220Pay to the
order of

Mary Conea

\$ 14.93

Dollars

Security Features
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Details on Back.

Bank of America.

Topanga Canyon-Ventura
5440 Topanga Canyon Blvd.
Woodland Hills CA
818.994.8200

For

refund of store credit

Kaz Joel

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Macie & Sons

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CHINA CREDIT UNION

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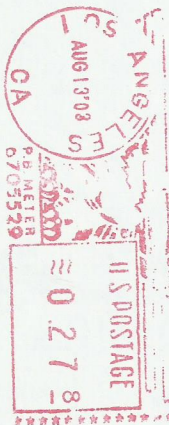
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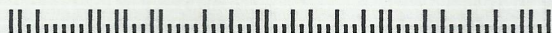
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STUDIO CITY CA 91604-3546

Your Bank of America Business Checking Statement

Statement Period:
July 15 through August 12, 2003

Account Number: 21475-06858

At Your Service
Call: 818.994.8200
Online: www.bankofamerica.com

Written Inquiries
Bank of America
Topanga Canyon-Ventura
PO Box 37176
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☐ Summary of Your Business Checking Account

Beginning Balance on 07/15/03	\$32.02
Total Deposits and Credits	+ 76.95
Total Checks, Withdrawals, Transfers, Account Fees	- 91.85
Service Charge	- 12.00
Ending Balance	\$5.12

Number of 24 Hour Customer Service Calls	
Self-Service	0
Assisted	0

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☐ Bank of America News

With free Online banking service, you can easily manage your business finances - virtually any time, anywhere you have Internet access. Control your cash flow, check up-to-date available balances in your accounts, transfer funds, and pay your bills in minutes! To enroll, contact your Small Business specialist or call 1.800.792.0808.

With recent tax law changes and the lowest rates in years, now is the time to invest in equipment to grow your business. We offer a variety of equipment financing solutions with the expertise to help you choose the one that is right for you. For great rates and quick turnaround on business loans and leases, contact your client manager or call 1.888.600.4000.

SUBTOTAL = \$

KATHY GOLD
ROMANCE IN YOUR LIFE

Statement Period: July 15 through August 12, 2003
Account Number: 21475-06858

☐ **Account Activity**

Date Posted	Description	Reference #	Debits	Credits	Daily Balance
07/17	Check Card Purchase on 07/14 (Card #254705593), Ibl *ibillcs.Co 800-307-3558 FL Ref #24401403197061381096110		\$ 19.95		
07/17	Check Card Purchase on 07/14 (Card #254705593), Ibl *ibillcs.Co 800-307-3558 FL Ref #24401403197061388097210		19.95		- \$7.88
07/18	Check Card Purchase Cr Adj on 07/14 (Card #254705593), Ibl *ibillcs.Co 800-307-3558 FL Ref #24401403197061388097210			\$ 19.95	
07/18	Insufficient Funds Fee		\$ 32.00		- \$19.93
07/23	NSF Fee Reversal			\$ 32.00	\$12.07
08/12	Deposit			\$ 25.00	
08/12	Monthly Service Charge		\$ 12.00		
08/12	Check Card Purchase on 08/10 (Card #254705593), Ibl *ibillcs.Co Ibillcs.Com FL Ref #24401403223061393044387		19.95		\$5.12

☐ **Bank of America: In Balance**

To assist you in reconciling your account, we have provided the following summary information.
A reconciliation worksheet is printed on the reverse of this page.

- Your ending balance from this statement\$5.12
- Subtract insufficient funds fees from your checkbook register 32.00
- Subtract the monthly service charge from your checkbook register..... 12.00



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Real time.

Real easy.

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Insurance Services, Inc.**

A Nonbank Subsidiary

Bank of America



Affordable term life insurance for business owners and their key personnel.

Banc of America Insurance Services, Inc. is pleased to provide information on affordable term life insurance. Here are examples of the rates available for a ten year plan. Insurance issued by **AMERICAN GENERAL LIFE INSURANCE COMPANY**. For more information without obligation, visit www.bankofamerica.com/insurance, complete and mail this postage-paid card today or call our Plan Administrator toll-free **1.866.686.3457**.

Insurance Amount	Age 20-30		Age 35		Age 40		Age 45		Age 50		Age 55		Age 60		Age 65	
	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male
\$250,000	16.19	17.72	16.41	18.59	18.81	21.44	24.72	29.53	31.94	40.91	44.19	60.16	63.66	99.31	94.72	160.78
\$500,000	13.56	15.75	13.56	15.75	17.50	20.13	27.56	33.25	38.50	51.63	58.19	83.13	88.81	136.94	137.81	227.06
\$1,000,000	21.88	26.25	21.88	26.25	28.88	35.00	43.13	59.50	70.00	94.50	107.63	156.63	158.38	259.88	261.63	437.50

Monthly Premiums for Preferred Plus, Non-Tobacco Rates. Premiums for other face amounts, other term lengths (15, 20, and 30 years) and ages up to age 80 are available.

Name _____ Amount of Insurance Desired \$ _____ Address _____ City _____
State _____ Zip _____ Day Phone () _____ Evening Phone () _____ Male Age _____ Female Age _____

LTG Ultra 10 (policy Form Number LTG-2000AG) is a term life insurance policy with guaranteed level premiums for 10 years (form not available in all states). Illustrated monthly premiums shown are for male and female, Preferred Plus, Non-Tobacco Class I. LTG Ultra 10 is shown for \$250,000, \$500,000 and \$1,000,000 face amounts; Premium will depend on each applicant's evidence of insurability. All applications are medically underwritten. Insurance issued by AMERICAN GENERAL LIFE INSURANCE COMPANY member of American International Group, Inc., Houston. At the end of the guaranteed term premiums increase if policy is renewed. Premiums for other rate classes, ages and payment plans are available upon request. Death benefit remains level and is payable in lump sum or installments, if so elected. The insurance company may contest the policy for two years from date of policy issue for material misstatements or omissions on the application. Death benefit payable from any cause except suicide within the first two policy years. In the event of suicide in the first two years, policy benefit is limited to return of premium paid. American General Life Insurance Company solely responsible for financial condition and policy obligations. Products not available in all states.

This insurance is optional. It is an obligation of the insurance company, is not a deposit or other obligation of the bank/affiliate and is not insured, issued, guaranteed or underwritten by the bank/affiliate, FDIC or any other agency of the United States. The purchase of insurance from a particular entity is not required and is not a condition to the provision/term of any banking service, activity or financial transaction and will not in any way affect current/future credit decisions.

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¹Customers using their Social Security number as their tax identification number can access business and personal accounts together.

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